

ASSESSMENT CATEGORY - Older Londoners**Bosnia and Herzegovina Community Advice Centre****Adv: Shegufta Rahman****Base: Brent****Amount requested: £116,831****Benefit: London-wide****Amount recommended: £116,800****The Applicant**

Bosnia and Herzegovina Community Advice Centre (BHCAC) was set up in 1997 and registered as a charity in 2001. The charity seeks to enhance the quality of life of disadvantaged older and/or disabled Londoners from the West Balkan region, particularly those experiencing poverty and isolation. The Centre supports the diverse needs of beneficiaries through the provision of welfare, educational and cultural services that welcome everyone.

The Application

BHCAC is seeking a contribution towards the new Outreach Project designed specifically for those aged 75+. Over the years the organisation has provided the majority of its services to those 65+, but recognises that there is a significant portion of their beneficiaries who face particularly difficult barriers due to physical and mental health problems and require specific support. The request is for a contribution towards this project, which recognises the high proportion of 75+ beneficiaries currently supported by the charity, and which will increase significantly in the delivery of this project.

The Recommendation

The charity is the only one of its type supporting older Londoners from the West Balkan region specifically. An independent evaluation of the charity's work has evidenced the effectiveness of its Outreach Project, but also the continuing multiple and complex problems faced by the 75+ demographic of BHCAC's beneficiaries, and the need to develop more specialist support for this older age group.

£116,800 over three years (£38,800, £39,300, £38,700) for the part-time Project Manager (7 hpw), part-time Advocacy Worker (14 hpw), and associated project costs.

Funding History

None

Background and detail of proposal

An independent evaluation into BHCAC's work in 2015 found that this specific demographic experiences mental health problems worsened by isolation and lack of integration in the UK. Many of the beneficiaries arrived here after the Yugoslav Wars that started in 1991, and after 20 years or so, are still living with the traumas of war. Over 85% of the charity's beneficiaries have a physical or mental disability attributable to the effects of the war, exasperated by many experiencing isolation and socially excluded lives. A significant proportion face multiple financial and/or personal crises due to issues such as long-term medical conditions, low income, family breakdown, marginalisation, low levels or no English skills, and lack of information, numeracy and literacy skills. The Scoping Report (2011) produced by

NHS Commissioning Support for London, highlighted both the social stigma surrounding mental illness within BAMER communities and concerns about the culturally and linguistically appropriate care delivery available to this group. The issue of mental health is a major concern as it is widespread within this community.

Following a report commissioned by the charity in 2016, looking into the needs of this demographic, BHCAC has incorporated the recommendations into the design of this project. On top of the professional advocacy support for money, debt and housing support, there is a specific need for group sessions in a therapeutic capacity. These sessions will be delivered in the beneficiaries' native language, allowing them to communicate directly with the therapist rather than through an interpreter, and the group setting by its nature reduces the stigma surrounding mental health issues. The project will offer opportunities and targeted culturally and linguistically appropriate support to overcome the many barriers faced by this demographic in order to improve overall quality of life.

Financial Information

Having braced a difficult year in 2017 with a 23% drop in income from 2016, and a knock-on effect on service delivery, the organisation is back on track to forecast income levels more aligned with pre-2017 budgets, as well as gradual growth for the next few years. The organisation has zero unrestricted expenditure budgeted for 2019 as an approach to building its reserves position closer to target. The unrestricted income comes from membership and donations and BHCAC is looking to review and develop membership packages, grow membership numbers and thus increase this as a source of income for building its reserves position.

The charity has reported no cost of raising funds across the three year period outlined below due to this being taken on by the Project Manager and not being apportioned as such. However, the trustees and Project Manager are scheduled to undergo training from AdvicePro, elements of which will cover SORP requirements, and the charity will start allocating the relevant costs to this line of expenditure.

Year end as at 31 March	2017	2018	2019
	Examined Accounts	Forecast	Budget
	£	£	£
Income & expenditure:			
Income	76,839	127,914	157,459
- % of Income confirmed as at 19/10/17	n/a	78%	63%
Expenditure	(96,437)	(126,413)	(152,736)
Total surplus/(deficit)	(19,598)	1,501	4,723
Split between:			
- Restricted surplus/(deficit)	(19,238)	0	873
- Unrestricted surplus/(deficit)	(360)	1,501	3,850
	(19,598)	1,501	4,723
Operating expenditure (total)	96,437	126,413	152,736
Free unrestricted reserves:			
Free unrestricted reserves held at year end	14,457	15,958	19,808
No of months of operating expenditure	1.8	1.5	1.6
Reserves policy target	24,109	31,603	38,184
No of months of operating expenditure	3.0	3.0	3.0
Free reserves over/(under) target	(9,652)	(15,645)	(18,376)